

MORGAN STANLEY

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 2162966	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$66,159	\$67,534	2.1%		
Loans	\$13,454	\$11,673	-13.2%		
Construction & development	\$1	\$0	-100.0%		
Closed-end 1-4 family residential	\$1	\$1	0.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2,580	\$3,629	40.7%		
Commercial & Industrial	\$8,827	\$5,620	-36.3%		
Commercial real estate	\$534	\$2	-99.6%		
Unused commitments	\$40,653	\$45,517	12.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$8,858			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$20,791			
Cash & balances due	\$12,546	\$17,887	42.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$58,810	\$59,434	1.1%		
Deposits	\$56,010	\$56,920	1.6%		
Total other borrowings	\$410	\$120	-70.7%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7,349	\$8,100	10.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,165	\$269	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	12.1%	--		
Tier 1 risk based capital ratio	15.3%	15.7%	--		
Total risk based capital ratio	18.4%	18.6%	--		
Return on equity ¹	1.2%	6.0%	--		
Return on assets ¹	0.1%	0.7%	--		
Net interest margin ¹	0.0%	0.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	2.6%	0.2%	--		
Loss provision to net charge-offs (qtr)	30.8%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.6%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.7%	2.3%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	5.4%	3.5%	0.6%	0.0%	--